

**THIS ORDER IS SIGNED AND ENTERED.**

**Dated: November 16, 2023**



*Rachel Blise*

**Hon. Rachel M. Blise  
United States Bankruptcy Judge**

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF WISCONSIN**

---

In Re: Gary L & Betty L Peterson      Bankruptcy No.22-11787-13

---

**ORDER CONFIRMING PLAN**

---

The debtor's plan filed on 11/08/2022 (if appropriate, as amended on 9/29/2023 ) having been transmitted to the creditors; and the plan complies with the provisions of Chapter 13 and with other applicable provisions of Title 11 U.S.C.; and any fee, charge, or amount required under Chapter 13 of Title 28, U.S.C., or by the plan, to be paid before confirmation, has been paid; and It having been determined after hearing on notice:

- 1) The plan has been proposed in good faith and not by any means forbidden by law; and
- 2) The value, as of the effective date of the plan, of property to be distributed under the plan on account of each allowed unsecured claim is not less than the amount that would be paid on such claim if the estate of the debtor were liquidated under Chapter 7 of Title 11 U.S.C. on such date; and
- 3) With respect to each allowed secured claim provided for by the plan -
  - a) The holder of such claim has accepted the plan;
  - b) The plan provides that the holder of such claim retain the lien securing such claim; and
  - c) The value, as of the effective date of the plan of property to be distributed under the plan on account of such claim is not less than the allowed amount of such claim; or
  - d) The debtor surrenders the property securing claims to such holder; and
- 4) The debtor will be able to make all payments under the plan and to comply with the plan;

**IT IS ORDERED THAT:**

1. The debtor's plan (if appropriate, as amended) is confirmed.
2. The plan requires payments starting 12/08/2022 \$765.00 per month  
3/08/2023 \$800.00 per month  
and to continue thereafter until further ordered, payable to the Trustee, Mark Haring, at  
MARK HARRING CH 13 TRUSTEE P.O. BOX 88004 CHICAGO, IL 60680-1004.

###

In re:  
Gary L Peterson  
Betty L Peterson  
Debtors

Case No. 22-11787-rmb  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0758-1

User: eADluser

Page 1 of 2

Date Rcvd: Nov 16, 2023

Form ID: pdf827

Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Gary L Peterson, Betty L Peterson, 612 E. Franklin St., Sparta, WI 54656-1921
cr	+ State Bank Financial, 401 Main Street, La Crosse, WI 54601-4183
5021704	+ Mariner Finance, 1423 State Rd 16, La Crosse, WI 54601-2980
5021707	+ Republic Bank, 1 Allied Drive, #DT, Feasterville Trevose, PA 19053-6945
5021710	+ State Bank Financial, c/o Addis Law, LLC, PO Box 1627, La Crosse, WI 54602-1627
5021709	+ State Bank Financial, 203 W. Wisconsin St., Sparta, WI 54656-2346

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 16 2023 19:19:56	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
5021701	+ Email/Text: creditcardbkcorrespondence@bofa.com	Nov 16 2023 19:15:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
5025340	Email/Text: creditcardbkcorrespondence@bofa.com	Nov 16 2023 19:15:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
5021702	+ Email/Text: BarclaysBankDelaware@tsico.com	Nov 16 2023 19:15:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
5022706	Email/Text: mrdiscen@discover.com	Nov 16 2023 19:15:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5021703	+ Email/Text: mrdiscen@discover.com	Nov 16 2023 19:15:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
5031628	+ Email/Text: bankruptcy@marinerfinance.com	Nov 16 2023 19:15:00	Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
5021705	^ MEBN	Nov 16 2023 19:11:01	NCB Management Services, Attn: Bankruptcy, 1 Allied Drive, Feasterville-Trevose, PA 19053-6945
5022258	Email/PDF: cbp@omf.com	Nov 16 2023 19:19:54	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
5021706	+ Email/PDF: cbp@omf.com	Nov 16 2023 19:19:57	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
5031631	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 16 2023 19:19:52	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5032148	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 16 2023 19:19:52	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5021708	+ Email/Text: bkinfo@ccfi.com	Nov 16 2023 19:15:00	Speedycash, Attn: Bankruptcy, Po Box 780408, Wichita, KS 67278-0408

District/off: 0758-1

User: eADluser

Page 2 of 2

Date Rcvd: Nov 16, 2023

Form ID: pdf827

Total Noticed: 20

5021711

Email/Text: collections@transformcredit.com

Nov 16 2023 19:15:00

Transform Credit Inc, Attn: Bankruptcy, 332 S  
Michigan Ave, 9th Floor, Chicago, IL 60604

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2023

Signature: /s/Gustava Winters

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2023 at the address(es) listed below:

Name	Email Address
Greg P. Pittman	on behalf of Debtor Gary L Peterson greg@pittmanandpittman.com galen@pittmanandpittman.com;wanda@pittmanandpittman.com;wade@pittmanandpittman.com
Greg P. Pittman	on behalf of Joint Debtor Betty L Peterson greg@pittmanandpittman.com galen@pittmanandpittman.com;wanda@pittmanandpittman.com;wade@pittmanandpittman.com
Mark Harring	court@ch13wdw.org
Phillip James Addis	on behalf of Creditor State Bank Financial phil@addislaw.com katie@mainstlawoffices.com
U.S. Trustee's Office	USTPRegion11.MD.ECF@usdoj.gov

TOTAL: 5